

DEBORAH SENN  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

ROWESIX - BUILDING 5  
P.O. BOX 40257  
OLYMPIA, WA 98504-0257  
Phone: (360) 753-7300  
Fax: Operations - (360) 438-7630  
Licensing - (360) 438-7629

*In the Matter of*

**Joseph J. Turner,**

*Licensee.*

No. D 98 - 71

ORDER REVOKING LICENSE

To: Joseph J. Turner  
1037 Des Plaines Avenue  
Forest Park, IL 60130

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your licenses are REVOKED, effective November 25, 1998, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING GROUNDS:

You have failed to reply promptly in writing to inquiries of the commissioner relative to the business of insurance. The commissioner obtained information raising questions about your trustworthiness, competence, and likelihood of being a source of injury to the public. This information involved reports of arrests. Letters asking you for more information were mailed to you on or about May 27, 1998, June 18, 1998, and June 29, 1998. You never replied in writing to any of those inquiries.

The above conduct constitutes wilful violation, or knowing participation in the violation, of the Insurance Code or proper orders or regulations of the Commissioner within the meaning of RCW 48.17.530(1)(b). By the above conduct, you have shown yourself to be incompetent or untrustworthy or a source of injury and loss to the public within the meaning of RCW 48.17.530(1)(h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate or certificates to the Commissioner on or before, the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. If you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after this Order was mailed to you, or your right to a hearing will be deemed to have been waived. Your demand for a hearing must specify in what respects you are aggrieved and the grounds to be relied upon as basis for the relief to be demanded at the hearing. If your demand for a hearing is received by the commissioner before the effective date of the revocation, the revocation will be stayed pending the hearing, pursuant to RCW 48.04.020. Upon receipt of a demand for hearing, the commissioner will mail you a notice concerning the time, place, and details of the hearing.

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You are advised that the commissioner may levy a fine against you, pursuant to RCW 48.17.560, in addition to or in lieu of the suspension or revocation of your license, in the event of a hearing, if any grounds relied upon in this Order are sustained. Please send any demand for hearing to Insurance Commissioner, attn William Frandsen, Deputy Commissioner, Post Office Box 40257, Olympia, WA 98504.

ENTERED AT LACEY, WASHINGTON, on November 5, 1998.

DEBORAH SENN  
Insurance Commissioner

By 

WILLIAM E. FRANDSEN  
Deputy Commissioner

Investigator: Ed Ganley